Case 03-51973 Doc 1 Filed 12/30/03 Entered 12/30/03 15:12:40 **Desc Petition** Page 1 of 25 (Official Form 1) (12/03) FORM B1 United States Bankruptcy Court Voluntary Petition Northern District of Illinois Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Aiello, Casimer J. All Other Names used by the Joint Debtor in the last 6 years All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all) (if more than one, state all): xxx-xx-6303 Street Address of Joint Debtor (No. & Street, City, State & Zip Code): Street Address of Debtor (No. & Street, City, State & Zip Code): 3822 N. Oriole Chicago, IL 60634 County of Residence or of the County of Residence or of the Cook Principal Place of Business: Principal Place of Business: Mailing Address of Joint Debtor (if different from street address): Mailing Address of Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) ■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Chapter or Section of Bankruptcy Code Under Which Type of Debtor (Check all boxes that apply) the Petition is Filed (Check one box) ☐ Railroad Individual(s) ☐ Chapter 11 Chapter 13 ☐ Chapter 7 ☐ Stockbroker ☐ Corporation ☐ Chapter 12 ☐ Chapter 9 ☐ Commodity Broker ☐ Partnership ☐ Sec. 304 - Case ancillary to foreign proceeding ☐ Clearing Bank Other Filing Fee (Check one box) Nature of Debts (Check one box) ■ Full Filing Fee attached Consumer/Non-Business ■ Business ☐ Filing Fee to be paid in installments (Applicable to individuals only/) Chapter 11 Small Business (Check all boxes that apply) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. ☐ Debtor is a small business as defined in 11 U.S.C. § 101 Rule 1006(b). See Official Form No. 3. ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) U.S. Bankruptcy Court Statistical/Administrative Information (Estimates only) Northern District Of Illinois ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Filed: 12/30/2003 Debtor estimates that, after any exempt property is excluded and administrative expen will be no funds available for distribution to unsecured creditors. Time: 15:13:56 Debtor: CASIMER J AIELLO Fee : 194 200-999 1000-a 100-199 16-49 50-99 Estimated Number of Creditors 1-15 Case: 03-51973 : 3053737 С Chapter: 13 Rec. Judge: Carol Doyle

Estimated Assets

\$1,000,001 to \$10,000,001 to \$50,000,001 to \$500 001 to \$50,001 to \$100 001 to \$0 to \$100 million \$50 million \$10 million \$50,000 \$100,000 \$500,000 \$1 million 

Estimated Debts \$50,000,001 to \$10,000,001 to \$500 001 to \$1,000,001 to \$50,001 to \$100,001 to \$0 to \$100 million \$10 million \$50 million \$500,000 \$1 million \$50,000 \$100,000 

341 mtg: 01/27/2004 @ 03:00PM

ConfHrg: 02/26/2004 @ 11:00AM Trustee: MARILYN MARSHALL



	Entered 12/30/03 15:12:4				
Voluntary Petition (This page must be completed and filed in every case)	2a@t 2f5Debtor(s): Aiello, Casimer J.	FORM B1, Page 2			
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach add	itional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	n one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Sign	atures				
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	(To be completed if debtor is required)				
the relief available under each such chapter, and choose to proceed under	E	xhibit B			
chapter 7.  I request relief in accordance with the chapter of title 11, United States Code, specified in this pention.  X  Signature of Debtor Casimer J. Aiello  X  Signature of Joint Debtor	whose debts are pr	United States Code, and have each such chapter. 12/30/03 or(s) Date			
Telephone Number XIONKX AND THE STREET THE STREET	E	chibit C			
Date  Signature of Attorney  Signature of Att	■ No Signature of Non-A	e harm to public health or  d and made a part of this petition.  ttorney Petition Preparer ition preparer as defined in 11 U.S.C.			
Joseph Wrobel / Jearla Kim 3078256 6272531  Printed Name of Attorney for Debtor(s)  Joseph Wrobel, Ltd.	§ 110, that I prepared this documer provided the debtor with a copy of	at for compensation, and that I have this document.			
Firm Name 105 West Madison Street	Printed Name of Bankruptcy P	etition Preparer			
Suite 700 Chicago, IL 60602 Address	Social Security Number (Requ	ired by 11 U.S.C.§ 110(c).)			
312.781.0996 Fax: 312.606.0413 Telephone Number	Address				
Date 12 30 63		mbers of all other individuals who			
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	If more than one person prepares sheets conforming to the appro	red this document, attach additional priate official form for each person.			
X Signature of Authorized Individual	X Signature of Bankruptcy Petition	on Preparer			
Printed Name of Authorized Individual	Date  A hankruptcy petition preparet	's failure to comply with the			
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11				
Date	U.S.C. § 110; 18 U.S.C. § 156				

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In re	Casimer J. Aiello	Case No.	
		Debtor	

#### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

None

Sub-Total >	0.00	(Total of this page)
Total >	0.00	

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In re	Casimer J. Aiello	Case No.	
_		Debtor	

### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Personal funds	•	40.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking Bank One	•	500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. used household furnishings, goods, appliances, etc	-	750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Miscellaneous used clothing - fully depreciated	-	350.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	X		
		(Tot	Sub-Tota al of this page)	1,640.00

2 continuation sheets attached to the Schedule of Personal Property

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In r	e Casimer J. Aiello			Case No.	
			Debtor		
		SCHED	OULE B. PERSONAL PROPER (Continuation Sheet)	TY	
-	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	Annuities. Itemize and name each issuer.	Х			
	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x			
	Stock and interests in incorporated and unincorporated businesses.  Itemize.	x			
	Interests in partnerships or joint ventures. Itemize.	x			
	Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
15.	Accounts receivable.	x			
	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
	Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18.	Equitable or future interests, life	X			

Sub-Total > 0.00
(Total of this page)

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.

19. Contingent and noncontingent

policy, or trust.

interests in estate of a decedent, death benefit plan, life insurance

Х

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Ir	re Casimer J. Aiello			Case No.	
			Debtor		
		SCH	EDULE B. PERSONAL PROPER (Continuation Sheet)	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	х			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.	1997	7 Pontiac Firebird Trans Am Convertible	-	12,600.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	x			
27.	Machinery, fixtures, equipment, and supplies used in business.	x			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	х			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed.	X			

Sub-Total > (Total of this page)

12,600.00

Total:

14,240.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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In re	Casimer J. Aiello		Case No	
_	•	Debtor		

# SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

	The state of the s									
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption							
<u>Cash on Hand</u> Personal funds	735 ILCS 5/12-1001(b)	40.00	40.00							
Checking, Savings, or Other Financial Accounts, C Checking Bank One	Certificates of <u>Deposit</u> 735 ILCS 5/12-1001(b)	500.00	500.00							
Household Goods and Furnishings Misc. used household furnishings, goods, appliances, etc	735 ILCS 5/12-1001(b)	750.00	750.00							
Wearing Apparel Miscellaneous used clothing - fully depreciated	735 ILCS 5/12-1001(a)	350.00	350.00							
Automobiles, Trucks, Trailers, and Other Vehicles 1997 Pontiac Firebird Trans Am Convertible	735 ILCS 5/12-1001(c)	1,200.00	12,600.00							

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Form B6D (12/03)

In re	Casimer J. Aiello	Case No	
		Debtor ,	

#### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditor	rs ho	oldi	ng secured claims to report on this Schedule D.					
CREDITORIC NAME	Ç	Н	sband, Wife, Joint, or Community	ļ	Z U	D	AMOUNT OF	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	n w	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	00ZZGmZ-	DZ L CO L D C F I	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. 4770019792	7		Auto Loan	] T	E D	ſ		
Creditor #: 1 Horizon Bank P.O. Box 810 Michigan City, IN 46361			1997 Pontiac Firebird Trans Am Convertible		D			
			Value \$ 12,600.00	Ш			17,000.00	4,400.00
Account No.			Value \$ Value \$					
Account No.			Value \$					
0 continuation sheets attached				ubto			17,000.00	
			(Report on Summary of Sci		otal iles		17,000.00	

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In re	Casimer J. Aiello	Case No
		,

Debtor

#### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband. Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). ☐ Deposits by individuals Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). ☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

#### ☐ Commitments to Maintain the Capital of an Insured Depository Institution

☐ Taxes and Certain Other Debts Owed to Governmental Units

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

_			
0	continuation	sheets	attached

Form B6E . (12/03)

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In re	Casimer J. Aiello		Case No.
-		Debtor	<b></b> ,

#### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Form B6F (12/03)

CREDITOR'S NAME,	Ιc	н	sband, Wife, Joint, or Community	Τc	ΙU	TD	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND	0 Z H L Z G H 2	Z1-05-04	DISPUTED	AMOUNT OF CLAIM
Account No. L3397P			Parking Tickets	٦Ÿ	<del>}</del>		
Creditor #: 1 City of Chicago - Bureau of Parking Attn: Bankruptcy Dept. 333 S. State St., Room 540 Chicago, IL 60604		•			EO		50.00
Account No. 8798 10 125 0034142			Cable TV	+	╁	$\vdash$	
Creditor #: 2 Comcast P.O. Box 173885 Denver, CO 80217-3885		_					284.84
Account No. 6011 0046 5068 2822			Credit card purchases	+	+	┝	
Creditor #: 3 Discover PO Box 30952 Salt Lake City, UT 84130-0395		-					
				<u> </u>			5,095.65
Account No. 5490 9949 5415 8994  Creditor #: 4  MBNA  PO Box 15453  Wilmington, DE 19850		-	Credit card purchases				6,922.83
				Sub	L tota	L I	
1 continuation sheets attached			(Total of				12,353.32

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Form B6F - Cont. . (12/03)

In re	Casimer J. Aiello		Case No.
		Debtor	~

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			·····	_		_	
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	-18	N.	l P	
AND MAILING ADDRÉSS INCLUDING ZIP CODE,	CODEBFOR	H W	DATE CLAIM WAS INCURRED AND	N T	L	S	
AND ACCOUNT NUMBER	B	J	CONSIDERATION FOR CLAIM. IF CLAIM	Ϊ̈́	j.	ĮΫ́	AMOUNT OF CLAIM
(See instructions.)	R	C	IS SUBJECT TO SETOFF, SO STATE.	COZH_ZGEZ	ļρ	E	
Account No. 0030929138		Г	Cellular Telephone	٦ ٦	DELLOU-DATED		
Creditor #: 5				$\vdash$	D	┡	-
Sprint PCS						1	
PO Box 361743							
Columbus, OH 43236							
							694.19
Account No. P017817, 8207, 8208			Parking Tickets	Г	Г		
Creditor #: 6							
Village of Norridge							
4020 N. Olcott Ave. Norridge, IL 60706		-					
Normage, in 80700							
							150.00
Account No.							
Ì							
A A	Н			$\vdash$	L	┝	
Account No.							
						ĺ	
Account No.	$\dashv$	$\Box$		П			
	ļ			1 1			
<u> </u>				Ш			
Sheet no1_ of _1 sheets attached to Schedule of				lubt			844.19
Creditors Holding Unsecured Nonpriority Claims			(Total of the	nis p	oag	e)	077.19
					ota		
			(Report on Summary of Sc	hed	ule	s)	13,197.51

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In re	Casimer J. Aiello	Case No						
		Debtor						
	SCHEDULE G. EXECUTORY	CONTRACTS AND UNEXPIRED LEASES						
	Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.							
	NOTE: A party listed on this schedule will not receive n schedule of creditors.	otice of the filing of this case unless the party is also scheduled in the appropriate						
	Check this box if debtor has no executory contracts or	unexpired leases.						
	Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.						

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	Debtor
SCHED	ULE H. CODEBTORS
debtor in the schedules of creditors. Include all guarantors and	or entity, other than a spouse in a joint case, that is also liable on any debts listed by co-signers. In community property states, a married debtor not filing a joint case should his schedule. Include all names used by the nondebtor spouse during the six years
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re

Casimer J. Aiello

Case No.

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In re	Casimer J. Aiello		Case No.
		Debtor	

# SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBT	OR AN	D SPOUSE		
	RELATIONSHIP	AG	E		
	None.				
Divorced					
EMPLOYMENT:	DEBTOR		SPOUS	E	
	anager		51005		
•	ortillo's Restaurant Group				
	nonths				
<del>-</del> : ;	4 W. Ontario				
	nicago, IL 60610-3737				
DICOME. (Estimate of			DEDTOR		CDOLIGE
INCOME: (Estimate of a		<b>.</b> •	DEBTOR		SPOUSE
	ges, salary, and commissions (pro rate if not paid monthly		2,952.99	\$	N/A
•	ne	<u> </u>	0.00	<u> </u>	N/A
	· · · · · · · · · · · · · · · · · · ·	\$	2,952.99	\$	N/A
LESS PAYROLL DE		•		•	
-	ocial security	\$	841.27	\$	N/A
		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
a. Other (Specify)		<u>\$</u> —	0.00	\$	N/A N/A
SUBTOTAL OF PAY	ROLL DEDUCTIONS	\$ <u></u>	841.27	<u> </u>	N/A
	TAKE HOME PAY	\$	2,111.72	<u> </u>	N/A
	ation of business or profession or farm (attach detailed		2,711.72	Ψ	1975
	attor of business of profession of farm (attach detailed	\$	0.00	\$	N/A
•		\$	0.00	\$	N/A
·	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$	0.00	\$	N/A
Alimony, maintenance or s	support payments payable to the debtor for the debtor's use	<u> </u>	-		
or that of dependents listed	d above	\$	0.00	\$	N/A
Social security or other go					
(Specify)		\$	0.00	\$	N/A
		\$	0.00	<u>\$</u>	N/A
	me	\$	0.00	\$	N/A
Other monthly income (Specify)		¢	0.00	<b>c</b>	NI/A
(Specify)		\$\$	0.00	\$	N/A N/A
TOTAL MONTHLY INCO	OME	<u> </u>	2,111.72	<del></del>	N/A
TOTAL COMBINED MO			Report also on Sun	Ψ	
TOTAL COMBINDS MO	Ψ Δ,	(1	ceport also on sun	iiiiai y O	i deficultes)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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	Case No	
	Debtor	
	SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL	DEBTOR(S)
ac	Complete this schedule by estimating the average monthly expenses of the debtor and the debtor bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	s family. Pro rate any payr
	Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Cexpenditures labeled "Spouse."	Complete a separate schedu
lе	nt or home mortgage payment (include lot rented for mobile home)	\$ 500.00
	e real estate taxes included? Yes NoX	,
	property insurance included? Yes NoX	
	lities: Electricity and heating fuel	\$ 50.00
	Water and sewer	•
	Telephone	
	Other	
łc	me maintenance (repairs and upkeep)	
	od	****
	othing	•
	indry and dry cleaning	
	dical and dental expenses	
	nsportation (not including car payments)	<u> </u>
	creation, clubs and entertainment, newspapers, magazines, etc.	
	aritable contributions	
	urance (not deducted from wages or included in home mortgage payments)	· · · · · · · · · · · · · · · · · · ·
	Homeowner's or renter's	\$0.00
	Life	\$ <u>0.00</u>
	Health	
	Auto	
ام	Other tes (not deducted from wages or included in home mortgage payments)	, φ <u> </u>
ı a.	(Specify)	\$ 0.00
lns	tallment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	)
	Auto	\$0.00_
	Other	\$ 0.00
	Other	· · · \$ <u>0.00</u>
A 1:	Other mony, maintenance, and support paid to others	\$0.00
	ments for support of additional dependents not living at your home	· · · · · · · · · · · · · · · · · · ·
	gular expenses from operation of business, profession, or farm (attach detailed statement)	
PTP	er	\$ <u>0.00</u>
ои 0-1	er,,	· · · <u>\$</u> 0.00
Otl	TAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 1,487.00

(interval)

2,111.72

1,487.00

624.72

A. Total projected monthly income ..... \$\_\_

D. Total amount to be paid into plan each \_\_\_\_\_ Monthly

B. Total projected monthly expenses ......\$\_\_\_\_

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### United States Bankruptcy Court Northern District of Illinois

In re	Casimer J. Aiello		Case No.	
•	· · · · · · · · · · · · · · · · · · ·	Debtor		
			Chapter	13

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	14,240.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		17,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		13,197.51	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1		:	
I - Current Income of Individual Debtor(s)	Yes	1			2,111.72
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,487.00
Total Number of Sheets of ALL So	chedules	13			
	T	otal Assets	14,240.00		
			Total Liabilities	30,197.51	

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## United States Bankruptcy Court Northern District of Illinois

In re	Casimer J. Aiello	<u> </u>	Case No.	
		Debtor(s)	Chapter	13

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <a href="mailto:sheets">14</a> sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date	12/30/03	Signature	DX()/
			Casimer J. Aie to Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.

18 U.S.C. §§ 152 and 3571.

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Form 7 (12/03)

# United States Bankruptcy Court Northern District of Illinois

In re	Casimer J. Aiello		Case No.	
		Debtor(s)	Chapter	13

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$32.000.00	SOURCE (if more than one) 2001
\$32,000.00	2001
\$33,000.00	2002
\$15,000.00	2003

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL OWING

2

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

STATUS OR

DISPOSITION

AND LOCATION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Horizon Bank PO Box 810 Michigan City, IN 46361

DATE OF REPOSSESSION. FORECLOSURE SALE, TRANSFER OR RETURN 12/13/03

DESCRIPTION AND VALUE OF **PROPERTY** 1997 Pontiac Firebird Trans Am

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

3

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Joseph Wrobel, Ltd 105 West Madison Street, Suite 700 Chicago, IL 60602-4604 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 12/30/03 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$900.00

#### 10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

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#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NAME USED

ADDRESS

DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DATE OF

ENVIRONMENTAL

5

NOTICE

LAW

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DATE OF

**ENVIRONMENTAL** 

NOTICE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

**TAXPAYER** 

BEGINNING AND ENDING

**ADDRESS** I.D. NO. (EIN) NAME

NATURE OF BUSINESS

DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

None

ADDRESS

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 30, 2003 Signature

ture \_\_\_\_

Casimer J. Alvillo

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5

up to 5 lears, or both. 18 U.S.C. §§ 152 and 3571

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# Page 24 of 25 United States Bankruptcy Court Northern District of Illinois

In	re Casimer J. Aiello		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPE	NSATION OF ATTOR	RNEY FOR DE	CBTOR(S)
ι.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Recompensation paid to me within one year before the fill be rendered on behalf of the debtor(s) in contemplation	ling of the petition in bankruptcy	, or agreed to be paid	d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	2,200.00
	Prior to the filing of this statement I have received.		\$	706.00
	Balance Due.		<b>\$</b>	1,494.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are memb	pers and associates of my law firm
				•
	☐ I have agreed to share the above-disclosed compen copy of the agreement, together with a list of the na	sation with a person or persons mes of the people sharing in the	who are not member compensation is attac	's or associates of my law firm. A ched.
5.	In return for the above-disclosed fee, I have agreed to rea. Analysis of the debtor's financial situation, and rendebto. Preparation and filing of any petition, schedules, state. Representation of the debtor at the meeting of credited. [Other provisions as needed]  Negotiations with secured creditors to reaffirmation agreements and applicated 522(f)(2)(A) for avoidance of liens on home.	ering advice to the debtor in dete tement of affairs and plan which ors and confirmation hearing, an preduce to market value; of tions as needed; preparation	ermining whether to f may be required; d any adjourned hear exemption planni	ile a petition in bankruptcy; rings thereof; ng; preparation and filing of
6.	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any dis- any other adversary proceeding.	e does not include the following schargeability actions, judi	service: cial lien avoidance	es, relief from stay actions or
		CERTIFICATION		
this Date	I certify that the foregoing is a complete statement of a bankruptcy proceeding.  ad: $12/36/03$	ny agreement or arrangement fo	r payment to me for	representation of the debtor(s) in
		Joseph Wrobel Joseph Wrobel, Lt 105 West Madison Suite 700		
		Chicago, IL 60602 312.781.0996 Fax		

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

### Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

## Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debter, affirm that I have read this notice.	12/30/03	
Debtor's Signature	Date	Case Number